Case 16-30271-MBK Doc 34 Filed 01/27/17 Entered 01/28/17 00:31:26 Desc Imaged

Information	<u>Certificate of Notice</u> to identify the case:	Page 1 of 3
Debtor 1 Debtor 2 (Spouse, if filing)	Jovanny Valdez	Social Security number or ITIN xxx-xx-2692
	First Name Middle Name Last Name	EIN
	First Name Middle Name Last Name	Social Security number or ITIN
	First Name - Middle Name - Last Name	EIN
United States	Bankruptcy Court District of New Jersey	
Case number:	16-30271-MBK	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jovanny Valdez

<u>1/25/17</u>

By the court: Michael B. Kaplan

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Case 16-30271-MBK Doc 34 Filed 01/27/17 Entered 01/28/17 00:31:26 Desc Imaged

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re: Jovanny Valdez Debtor Case No. 16-30271-MBK Chapter 7

CERTIFICATE OF NOTICE

```
Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jan 27, 2017.
                    +Jovanny Valdez, 130 Lewis St., Perth Amboy, NJ 08861-4621
+THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, c/o Koury Tighe Lapres Bisulca & Sommers,
db
cr
                                                           Northfield, NJ 08225-1857
                      1423 Tilton Road, Suite 9,
516516054
                     05 Powerhouse GYM of Linden,
                                                             201 Park Ave, Linden, NJ
                                                                                                   07036
                    +Associated Credit Services, 155 Flanders Rd Suite 140, Westborough, BSI Financial Services, 314 South Franklin Street, Dallas, TX 75266
516516056
                                                                                                  Westborough, MA 01581-1032
516460270
516530323
                    +Cathy Aviles,
                                         632 Colgate Avenue #1, Perth Amboy, NJ 08861-2337
                    +City of Britain Ct, 27 W Main St, New Britain, Ct 06051-2283
+City of Britain Water Department, 1000 Shuttle Meadow Ave, N
516516047
516516049
                                                                                                      New Britain, CT 06052-1899
                    Connecticut Light and Power Company, 85 State House Sq, Hartford, CT
516516048
                                           t and Power Company, 85 State House Sq. Hartlord, C1 University, 925 Westchester Ave, White Plains, NY 10604-3507 PO BOX 30416, Salt Lake City, UT 84130-0416 632 Colgate Avenue #4, Perth Amboy, NJ 08861-2337 LLC, 227 W Trade St, Charlotte, NC 28202-1675 632 Colgate Avenue #4, Perth Amboy, NJ 08861-2337 632 Colgate Avenue #4, Perth Amboy, NJ 08861-2337 632 1661 Worthington Pd West Palm Reach FI 33409-6493
516516055
                    +Convergent Outsourcing,
516516052
                    +Discover Bank,
516530322
                    +Luz Rodriguez,
516516053
                    +Midland Funding LLC,
                                          632 Colgate Avenue #4,
516530321
                    +Nelson Aviles,
                    +Ocwen Loan Service, 1661 Worthington Rd., West Palm Beach, FL 33409-6493 Unifund CCR LLC, 106S25 Techwds Cor, Cincinnati, OH 45249
516460272
516516050
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                    +EDI: QDESTRAFFI.COM Jan 25 2017 22:48:00
                                                                                Daniel E. Straffi, 670 Commons Way,
                                                                                                                                     Building I,
tr
                      Toms River, NJ 08755-6431
                     E-mail/Text: usanj.njbankr@usdoj.gov Jan 25 2017 23:13:00
                                                                                                      U.S. Attorney.
                                                                                                                             970 Broad St..
sma
                      Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
                    +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 25 2017 23:12:57
                                                                                                               United States Trustee
smq
                                                                                                                                  Suite 2100,
                      Office of the United States Trustee,
                                                                         1085 Raymond Blvd.,
                                                                                                      One Newark Center,
                      Newark, NJ 07102-5235
516460271
                    +EDI: BANKAMER.COM Jan 25 2017 22:48:00
                                                                              Bank of America Home Loans,
                      Wilmington, DE 19886-5222
516516051
                    +EDI: CHASE.COM Jan 25 2017 22:48:00
                                                                          Chase Card USA, NA,
                                                                                                      PO BOX 36520,
                      Louisville, KY 40233-6520
                                                                                                                          TOTAL: 5
              ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
+Daniel E. Straffi, 670 Commons Way, Building I, Toms River, NJ 08755-6431
aty*
                                                                                                                          TOTALS: 0, * 1, ## 0
```

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2017 at the address(es) listed below:

Daniel E. Straffi dstraffil@comcast.net, dstraffi@ecf.epiqsystems.com

Daniel E. Straffi on behalf of Trustee Daniel E. Straffi dstraffil@comcast.net,

dstraffi@ecf.epiqsystems.com

Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,

AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2007-HY7C

MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-HY7C dcarlon@kmllawgroup.com,

bkgroup@kmllawgroup.com

TOTAL: 3